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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF EXPRESS MAILING

I hereby certify that this paper and the documents and/or fees referred to as attached therein are being deposited with the United States Postal Service on April 24, 2001 in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR §1.10, Mailing Label Number **EL580401193US**, addressed to the Commissioner for Patents, Washington, DC 20231.

Agnes Spence

Attorney Docket No.: VISAP064/P11500

First Named Inventor: WELLER

J1040 U.S. PRO
09/842313
04/24/01

UTILITY PATENT APPLICATION TRANSMITTAL (37 CFR. § 1.53(b))
(Regular application claiming priority of a provisional)

Commissioner for Patents
Box Patent Application
Washington, DC 20231

Sir: This is a request for filing a patent application under 37 CFR. § 1.53(b) in the name of inventors:
**KEVIN D. WELLER, STEPHEN W. RYAN, PETER R. HILL, THOMAS J. MANESSIS,
TONY D. LEWIS, BENEDICTO H. DOMINGUEZ, AND PETER BRAY**

For: **ONLINE PAYER AUTHENTICATION SERVICE**

Assigned to: Visa International Service Association

Priority of U.S. Provisional Application No. 60/199,727 filed on April 24, 2000 is claimed under 35 U.S.C. § 119(e).

Application Elements:

- 53** Pages of Specification, Claims and Abstract
- 16** Sheets of informal Drawings
- Combined Declaration and Power of Attorney
- Separate Declaration

Accompanying Application Parts:

- Do not publish this application. Nonpublication Request is attached.
- Assignment and Assignment Recordation Cover Sheet (recording fee of \$40.00 enclosed)
- 37 CFR 3.73(b) Statement by Assignee
- Information Disclosure Statement with Form PTO-1449
 - Copies of IDS Citations
- Preliminary Amendment
- Return Receipt Postcard

DO NOT CHARGE A FILING FEE AT THIS TIME

General Authorization for Petition for Extension of Time (37 CFR §1.136)

Applicants hereby make and generally authorize any Petitions for Extensions of Time as may be needed for any subsequent filings. The Commissioner is also authorized to charge any extension fees under 37 CFR §1.17 as may be needed to Deposit Account No. 500388 (Order No. VISAP064).

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